Case 06-10836 Doc 1 Filed 08/31/06 (Official Form 1) (10/05) Document

Entered 08/31/06 14:36:44 Desc Main Page 1 of 32

U	Voluntary Petition						
Name of Debtor (if individual, enter La Sauter, Linnea Christine	ast, First, Middle):		Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in (include married, maiden, and trade nat None		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc.Sec.No./Complethan one, state all): 2594	ete EIN or other Tax ID No.	(if more	Last four digits of than one, state al		EIN or other Tax ID No. (if more		
Street Address of Debtor (No. & Street 450 Alles Ave., Apt. 1NE	, City, and State)		Street Address o	f Joint Debtor (No. & Str	eet, City, and State		
Des Plaines, IL	ZIPCO 60	ODE 0016			ZIPCODE		
County of Residence or of the Principa	l Place of Business:		County of Resid	ence or of the Principal P	lace of Business:		
Cook							
Mailing Address of Debtor (if different	from street address):		Mailing Address	of Joint Debtor (if differ	ent from street address):		
	ZIPCO	ODE			ZIPCODE		
Location of Principal Assets of Busine Attorney: Scott A. Bentley, 661 Ridgeview D	6191377 rive		ove):		ZIPCODE		
•	50 ph: 815-385-0669						
Type of Debtor (Form of Organization) (Check one box)	Nature of Busi (Check all applicabl		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)				
Individual (includes Joint Debtors)   Corporation (includes LLC and LLP)   Partnership	Health Care Business Single Asset Real Estate 11 U.S.C. § 101 (51B) Railroad	e as defined in	☐ Chapter 7 ☐ Chapter 11 ☑ Chapter 13 ☐ Chapter 9 ☐ Chapter 12 ☐ Chapter 15 Petition for Recognition of a Foreign Proceeding				
Other (if debtor is not one of the above entities, check this box and provide the information requested below)  State type of entity:	Stockbroker Commodity Broker Clearing Bank Nonprofit Organization of 15 U.S.C. § 501(c)(3)	qualified under	Consumer/N	Nature of Debts (Checon-Business	k one box)  Business		
Filing Fee (Chec	rm No. 3A.	☐ Debtor is a s.☐ Debtor is not☐ Debtor's agg		• • • •			
Statistical/Administrative Information Debtor estimates that funds will be available Debtor estimates that, after any exempt prodistribution to unsecured creditors.	able for distribution to unsecured		uid, there will be no f	unds available for	THIS SPACE IS FOR COURT USE ONLY		
49 99 1 - <b>L</b> —	00- 200- 1000- 99 999 5000	5,001- 10,00 10,000 25,0	50,000 1	0,001- OVER 00,000 100,000			
Estimated Assets  \$0 to \$50,001 to \$100,001  \$50,000 \$100,000 \$500,000  ▼ □ □ □		Ψ10,000,0					
### Stimated Debts    \$0 to							

Bankruptcy2006 @1991-2006, New Hope Software, Inc., ver. 4.0.2-674 - 31923	
ankruptcy2006 @1991-2006, New Hope Software, Inc., ver. 4.0.2-674	192
ankruptcy2006 ©1991-2006, New Hope Software, Inc., ver. 4.0.2-674	1
ankruptcy2006 @1991-2006, New Hope Software, Inc., v	.2-674
ankruptcy2006 © 1991-2006, New Hope Software, In-	ver.
ankruptcy2006 @1991-2006, New Hope Softwa	ă
ankruptcy2006 @1991-2006, New	ope Softwa
ankruptcy2006 ©1991-200	
ankruptcy2006 @199	-200
ankruptcy2006 ©	99
ankruptcy.	⊚900
	ankruptcy.

(Official Focus			44 Desc Main B1, Page 2			
Voluntary Pet		Name of Debtor(s).				
	completed and filed in every case)  Prior Bankruptcy Case Filed Within Last 8 Years (If mo	Linnea Christine Sauter ore than one, attach additional sheet)				
Location	NONE	Case Number:	Date Filed:			
Where Filed:		A 60°1° 4 641 ° TO 14 GG				
Name of Debtor:	nkruptcy Case Filed by any Spouse, Partner NONE	Case Number:	Date Filed:			
	NONE					
District:		Relationship:	Judge:			
	Exhibit A	Exhibit F				
	f debtor is required to file periodic reports (e.g., forms	(To be completed if del whose debts are primar				
	the Securities and Exchange Commission pursuant to of the Securities Exchange Act of 1934 and is requesting 11)	I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.  I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.				
Exhibit A is	s attached and made a part of this petition.	X /s/ Scott A. Bentley Signature of Attorney for Debtor(s)	8/31/06 Date			
	Exhibit C	Certification Concerning	Debt Counseling			
	wn or have possession of any property that poses or is reat of imminent and identifiable harm to public health or	by Individual/Join	• •			
safety?	or imminent and identifiable harm to public health of	I/we have received approved budget a day period preceding the filing of this				
Yes, and Ex	xhibit C is attached and made a part of this petition.	I/we request a waiver of the requirem	ent to obtain budget and credit			
▼ No		counseling prior to filing based on ex certification describing.)	igent circumstances. (Must attach			
	Information Regarding the De	ebtor (Check the Applicable Boxes)				
l		y applicable box)				
₫	Debtor has been domiciled or has had a residence, princi immediately preceding the date of this petition or for a lo					
	There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pending in this I	District.			
	Debtor is a debtor in a foreign proceeding and has its prin in this District, or has no principal place of business or as proceeding [in federal or state court] in this District, or the sought in this District.	ssets in the United States but is a defendant in a	n action or			
	Statement by a Debtor Who Reside	es as a Tenant of Residential Proper	rty			
	Check all ap	plicable boxes				
	Landlord has a judgment for possession of debtor's resid	ence. (If box checked, complete the following.	)			
	(Name of	landlord or lessor that obtained judgment)				
	(Address	of landlord or lessor)				
	Debtor claims that under applicable non bankruptcy law, cure the entire monetary default that gave rise to the judg					
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.	court of any rent that would become due during	the 30-day			
i						

# 3ankruptcy2006 ©1991-2006, New Hope Software, Inc., ver. 4.0.2-674 - 31923

Date

#### Entered 08/31/06 14:36:44 Desc Main B1, Page 3 Linnea Christine Sauter (This page must be completed and filed in every case) **Signatures** Signature of a Foreign Representative of a Signature(s) of Debtor(s) (Individual/Joint) Recognized Foreign Proceedings I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and I declare under penalty of perjury that the information provided in this petition has chosen to file under chapter 7] I am aware that I may proceed under is true and correct, that I am the foreign representative of a debtor in a foreign chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief main proceeding, and that I am authorized to file this petition. available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy peititon preparer signs the (Check only one box.) petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code. I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. Pursuant to § 1511 of title 11United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. **X** /s/ Linnea Christine Sauter Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) 8/31/06 (Date) Date **Signature of Non-Attorney Petition Preparer Signature of Attorney** I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer X /s/ Scott A. Bentley as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices Signature of Attorney for Debtor(s) and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, SCOTT A. BENTLEY 6191377 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 Printed Name of Attorney for Debtor(s) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as Firm Name required in that section. Official Form 19B is attached. 661 Ridgeview Drive Address Printed Name and title, if any, of Bankruptcy Petition Preparer McHenry, IL 60050 Social Security Number (If the bankruptcy petition preparer is not an individual, 815-385-0669 state the Social Security number of the officer, principal, responsible person or Telephone Number partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110(c).) 8/31/06 Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social Security numbers of all other individuals who prepared or Х assisted in preparing this document unless the bankruptcy petition preparer is not an individual: Signature of Authorized Individual If more than one person prepared this document, attach additional sheets Printed Name of Authorized Individual

Title of Authorized Individual

conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

#### FORM 6. SCHEDULES

# Summary of Schedules

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

Form	B6/
(10/0	-\

Bankruptcy2006 ©1991-2006, New Hope Software, Inc., ver. 4.0.2-674 - 31923

Case 06-10836 Doc 1 Filed 08/31/06 Entered 08/31/06 14:36:44 Desc Main Document Page 5 of 32

In re	Linnea Christine Sauter	Case No.	
	Debtor	(If known)	

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
	Tota	al	0.00	

(Report also on Summary of Schedules.)

31923
O
9
=
(r)
4
Ė
9
~
73
$\circ$
πí
٠.
Η.
9
. ver. 4.0.2-674
2
_
_
40
≒
- 22
- 5
Ŧ
0
S
0
Ω
.0
$\pm$
$\overline{}$
=
.e
Z
9
$\simeq$
$\simeq$
C.
$\dot{-}$
9
9
$\equiv$
$\odot$
ń
$\tilde{}$
ರ
Ñ
>
2
ā
S
b
Ť
ankruptcv2006@1991-2006. New Hope Software, Inc.,

In re	Linnea Christine Sauter	Case No.	
-	Debtor	(If known)	

# SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash On Hand Debtors possession		35.00
<ol> <li>Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.</li> </ol>		Checking Account TCF Bank 1 W. Devon Ave. Park Ridge, IL 60068		42.80
Security deposits with public utilities, telephone companies, landlords, and others.		Money On Account Ashland Alles, LLC 6204 W. Irving Park Chicago, IL 60634		750.00
Household goods and furnishings, including audio, video, and computer equipment.		Household Furniture and Goods Debtors possession		200.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing Apparel Debtors possession		300.00
7. Furs and jewelry.		Furs and Jewelry Debtors possession		150.00

Case 06-10836 Doc 1 Filed 08/31/06 Entered 08/31/06 14:36:44 Desc Main Document Page 7 of 32

In re	Linnea Christine Sauter	Case No.	
	Debtor	(If kn	own)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
8. Firearms and sports, photographic, and other hobby equipment.		Miscellaneous personal possession Debtors possession		100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Pension or Retirement Plan Schwab		1,716.56
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			

**Debtor** 

In re	Linnea	Christine	Saute

se	No.	
		(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Chevrolet HHR Debtors possession		16,450.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
	1	0 continuation sheets attached Tot	al	\$ 19,744.36

Offical Form B6C (10/05)

Case 06-10836 Doc 1 Filed 08/31/06

Document

Entered 08/31/06 14:36:44 Desc Main Page 9 of 32

In re	Linnea	Christine	Sauter

Debtor

Case No. \_\_\_ (If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. § 522(b)(2):

11 U.S.C. § 522(b)(3):

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash On Hand	735 I.L.C.S 5§12-1001(b	35.00	35.00
Checking Account	735 I.L.C.S 5§12-1001(b	42.80	42.80
Money On Account	735 I.L.C.S 5§12-1001(b	750.00	750.00
Household Furniture and Goods	735 I.L.C.S 5§12-1001(b	200.00	200.00
Wearing Apparel	735 I.L.C.S 5§12-1001	300.00	300.00
Furs and Jewelry	735 I.L.C.S 5§12-1001(b	150.00	150.00
Miscellaneous personal possession	735 I.L.C.S 5§12-1001(b	100.00	100.00
Pension or Retirement Plan	735 I.L.C.S 5§12-1006	1,716.56	1,716.56
2006 Chevrolet HHR	735 I.L.C.S 5§12-1001(c)	0.00	16,450.00

Case 06-10836 Doc 1 Filed 08/31/06 Entered 08/31/06 14:36:44 Desc Main Document Page 10 of 32

Form	B6I
(10/0.5)	5)

In re	Linnea Christine Sauter	<b>,</b>	Case No	
	I immediately Control			

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child." See 11 U.S.C §112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 154-9078-55247  GMAC PO BOX 3100  Midland, TX 79702			Lien: Automobile Loan Security: 2006 Chevrolet HHR  VALUE \$ 16,450.00				26,286.74	9,836.74
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					

continuation sheets attached

Subtotal  $\Rightarrow$  \$ 26,286.74 (Total of this page) Total  $\Rightarrow$  \$ 26,286.74 (Use only on last page)

Bankruptcy2006 ©1991-2006, New Hope Software, Inc., ver. 4.0.2-674 - 31923

Case 06-10836	Doc 1	Filed 08/31/06	Entered 08/31/06 14:36:44	Desc Main
		Document	Page 11 of 32	

Form B6E

In re Linnea Christine Sauter	. Case No.
Debtor	(if known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child." and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** 

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

# Form B6E (10/05)

Bankruptcy2006 @1991-2006, New Hope Software, Inc., ver. 4.0.2-674 - 31923

#### Entered 08/31/06 14:36:44 Desc Main Page 12 of 32 Case 06-10836 Filed 08/31/06 Doc 1

Document

In reLinnea Christine Sauter	, Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$4,925* per farmer or	fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
	e, or rental of property or services for personal, family, or household use, that
were not delivered or provided. 11 U.S.C. § 507(a)(7).	
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local	governmental units as set forth in 11 U.S.C. § 507(a)(8).
•	
Commitments to Maintain the Capital of an Insured Depository	Institution
Claims based on commitments to the FDIC, RTC, Director of the Offi Governors of the Federal Reserve System, or their predecessors or success	
U.S.C. § 507 (a)(9).	in the manner of the mount of t
Claims for Death or Personal Injury While Debtor Was Intoxic	ated
Claims for death or personal injury resulting from the operation of a	motor vehicle or vessel while the debtor was intoxicated from using
alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	
* Amounts are subject to adjustment on April 1, 2007, and every three ye	ars thereafter with respect to cases commenced on or after the date of
adjustment.	

\_0 continuation sheets attached

Entered 08/31/06 14:36:44 Desc Main Page 13 of 32

Form B6F (10/05)

In re _	Linnea Christine Sauter	,	Case No	
	Debtor	ŕ		(If known)

(If known)

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. Proc. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 373743707386003  Allied Interstate o/b/o American Express 3000 Corporate Exchange Dr 5th Floor Columbus, OH 43231			Consideration: Credit card debt				Notice Only
ACCOUNT NO. 372830679423004  American Express PO BOX 650448  Dallas, TX 75265-0448			Consideration: Credit card debt				1,790.28
ACCOUNT NO. 373743707386003  American Express Optima PO BOX 360002 Ft. Lauderdale, FL 3336-0002			Consideration: Credit card debt				35,047.31
ACCOUNT NO. 4325539990070655  Chase PO BOX 15153 Wilmington, DE 19886-5153			Consideration: Credit card debt				19,602.06
		1 (	continuation sheets attached (Total o	Subt f this T n las	otal s pag otal t pag	ge)	\$ 56,439.65 \$

(Report total also on Summary of Schedules)

Entered 08/31/06 14:36:44 Desc Main Case 06-10836 Doc 1 Filed 08/31/06 Page 14 of 32 Document

Form B6F - Cont. (10/05)

In re _	Linnea Christine Sauter	Case No
	Debtor	(If known)

# SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5424180338620088  Citicards PO BOX 6000 The Lakes, NV 89163-6000			Consideration: Credit card debt				19,102.47
ACCOUNT NO. 5490352873801063  MBNA America PO BOX 15026 Wilmington, DE 19850-5026			Consideration: Credit card debt				2,450.68
ACCOUNT NO. 372830679423004  NCO Financial Systems o/b/o American Express 507 Prudential Rd. Horsham, PA 19044			Consideration: Credit card debt				Notice Only
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal➤ (Total of this page) Total >

21,553.15 77,992.80

(Use only on last page of the completed Schedule F.)

Bankruptcy2006@1991-2006, New Hope Software, Inc., ver. 4.0.2-674 - 31923

Official Form B6G (10/05)

Case 06-10836 Doc 1 Filed 08/31/06 Entered 08/31/06 14:36:44 Desc Main Document Page 15 of 32

In re	Linica Christine Sautei	Case No.	
,	Linnea Christine Sauter		

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Ш	(	Check	this	box if	debto	r has no	executory	contracts of	r unexpired	leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Ashland Alles, LLC 6204 W. Irving Park Rd. Chicago, IL 60634	Apartment Rental

Bankruptcy2006 @1991-2006, New Hope Software, Inc., ver. 4.0.2-674 - 31923

Official	Form	B6F
(10/05)		

Case 06-10836

Debtor

Doc 1 Filed 08/31/06 Document

Entered 08/31/06 14:36:44 Desc Main Page 16 of 32

Linnea	Christine	Sauter

Case No.

(if known)

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child." See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

•	
٧	

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

6
3
1
7
9
27
4.
ver.
Inc.,
are,
offw
S
Hope
×
5
ž
6, R
~
-2006, N
91-2006, N
1991-2006, N
1991-2006, N
06 @1991-2006, N
/2006@1991-2006, N
tcy2006@1991-2006, N
y2006©1991-2006, N
tcy2006@1991-2006, N
tcy2006@1991-2006, N

In re	Linnea Christine Sauter	Case No. –		
	Debtor	Case 110. –	(if known)	

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF	F DEBTOR AN	D SPOUSE		
Status:	RELATIONSHIP		AGE		
Divorced	No dependents				
Employment:	DEBTOR		SPOUSE		
Occupation	Secretary				
Name of Employer	Neal, Gerber & Eisenberg, LLP				
How long employed	1 year				
Address of Employer	2 N. LaSalle St.		N.A.		
	Chicago, IL 60602				
Income: (Estimate of month	ly income as of the filing of the petition)		DEBTOR	SP	OUSE
• •	ages, salary, and commissions		\$4,508.29_	\$	N.A.
(pro rate if not paid mo 2. Estimated monthly overti			\$	\$	N.A.
•	ine		\$ 4,508.29	\$	N.A.
3. SUBTOTAL 4. LESS PAYROLL DEDUC	CTLONG		\$ <u>4,308.29</u>	<b>э</b>	N.A.
4. LESS PATROLL DEDUC	CHONS		\$ 972.44	\$	N.A.
<ul> <li>a. Payroll taxes and soo</li> <li>b. Insurance</li> </ul>	cial security		\$ 212.03	\$ \$	N.A.
c. Union Dues			\$0.00	\$	N.A.
d. Other (Specify: 401	K & Metra Train Ticket	)	\$160.62	\$	N.A.
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS		\$1,345.09	\$	N.A.
6 TOTAL NET MONTHLY	Y TAKE HOME PAY		\$3,163.20	\$	N.A.
7. Regular income from ope	eration of business or profession or farm		\$0.00	\$	N.A.
(Attach detailed statemen			\$ 0.00	\$	N.A.
8. Income from real property	у		\$ 0.00	\$ \$	N.A.
Interest and dividends     Alimony maintenance	or support payments payable to the debtor for the		T		
debtor's use or that of dep			\$	\$	N.A.
11. Social security or other			\$ 0.00	\$	N.A.
(Specify)			ψ <u></u> .	Ψ	11,71,
12. Pension or retirement in	come		\$0.00	\$	N.A.
13. Other monthly income			. \$0.00	\$	N.A.
(Specify)			\$0.00	\$	N.A.
14. SUBTOTAL OF INCOM	ME REPORTED ONLINES 7 THROUGH 13		\$0.00	\$	N.A.
15. TOTAL MONTHLY IN	COME (Add amounts shown on Lines 6 through 14.)		\$3,163.20	\$	N.A.
16. TOTAL COMBINED M	ONTHLY INCOME \$ 3,163.20		(Report also on S	Summary	of Schedules

17. Describe any increase [or decrease] in income anticipated to occur within the year following the filing of this document:

Official Form B6J (10/05)

Case 06-10836 Doc 1 Filed 08/31/06 Entered 08/31/06 14:36:44 Desc Main Page 18 of 32 Document

In re	Linnea Christine Sauter	Case No.	
_	Debtor		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL	DEBTO	R(S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	e any paymen	nts made
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate labeled "Spouse."	schedule of	expenditures
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	750.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities: a. Electricity and heating fuel	\$	50.00
b. Water and sewer	\$	0.00
c. Telephone	\$	100.00
d. Other <u>Cable 45 Cell Phone 50</u>	\$	95.00
3. Home maintenance (repairs and upkeep)	\$	200.00
4. Food	\$	350.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	423.00
<ul><li>8. Transportation (not including car payments)</li><li>9. Recreation, clubs and entertainment, newspapers, magazines, etc.</li></ul>	\$	150.00 100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.  10.Charitable contributions	\$ \$	0.00
11.Insurance (not deducted from wages or included in home mortgage payments)	Φ	0.00
a. Homeowner's or renter's	\$	18.00
b. Life	\$ \$	0.00
	\$	0.00
c. Health d.Auto	\$	94.00
e. Other	\$ \$	0.00
2.Taxes (not deducted from wages or included in home mortgage payments)	<u> </u>	0.00
₹ (Specify)	\$	0.00
½ 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
	\$	446.00
b. Other	\$	0.00
a. Auto b. Other c. Other 14. Alimony, maintenance, and support paid to others	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
2/8/15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
217. Other Personal Grooming & Miscellaneous	\$	100.00
§ 18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	3,051.00
2/19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this		
\( \frac{\xi}{2} \) document: None		
<u>м</u>		
20. STATEMENT OF MONTHLY NET INCOME		
a. Total projected monthly income	\$	3,163.20
b. Total projected monthly expenses	\$	3,051.00
c. Monthly net income (a. minus b.)	\$	112.20
[Chapter 12 and 13 Debtors Only: State amount and whether plan payments are to be made bi-weekly, monthly, annual	lly, or at som	e other regular
interval.]		
21. Total amount to be paid into plan \$ 0.00 each 0.00 (interval).		

Form 6-Summary (10/05)

Linnas Christina Cautan

# United States Bankruptcy Court Northern District of Illinois

In re	Case No.
Debtor	
	Chapter 13

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 0.00		
B – Personal Property	YES	3	\$ 19,744.36		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 26,286.74	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 77,992.80	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,163.20
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 3,051.00
тот	Γ <b>AL</b>	14	\$ 19,744.36	\$ 104,279.54	

Form 6-Summ2 (10/05)

# United States Bankruptcy Court Northern District of Illinois

In re	Linnea Christine Sauter	Case No.	
	Debtor		
		Chapter	13

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

The foregoing information is for statistical purposes only under 28 U.S.C § 159.

Official Form 6-I (10/05)	Case 06-10836	Doc 1	Filed 08/31/06 Document	Entered 08/31/06 14:36:44 Page 21 of 32	Desc Mair
			Document	i age zi oi oz	

In re	Linnea Christine Sauter	Case No.	
	Debtor	(If known)	

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consis	ting of 15
sheets, and that they are true and correct to the best of my knowledge, information, and belief.	(Total shown on summary page plus 1.)
Date 8/31/06 Signature: _/s	/ Linnea Christine Sauter
	Debtor:
Date Signature:	Not Applicable
	(Joint Debtor, if any)
- •	ise, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PET	
I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S provided the debtor with a copy of this document and the notices and information required under 11 U.S een promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankrup amount before preparing any document for filing for a debtor or accepting any fe	C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines atcy petition preparers, I have given the debtor notice of the maximum.
	Security No. 21 U.S.C. § 110.)
lf the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social securi who signs this document.	ty number of the officer, principal, responsible person, or partner
Address	
Signature of Bankruptcy Petition Preparer	Date
ames and Social Security numbers of all other individuals who prepared or assisted in preparing this documen,	
and seems seems, numbers of an one; marriadas who prepared or assumed in preparing and december,	amess are summapely pendion propiner is not an individual.
more than one person prepared this document, attach additional signed sheets conforming to the appropriate	Official Form for each verson.
reserve processing and the second sec	
bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Pr	rocedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
	rocedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
B U.S.C. § 156.	
U.S.C. § 156.	
B.U.S.C. § 156.	CORPORATION OR PARTNERSHIP
DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A C  I, the [the president or other officer or an authorized agen e partnership] of the [corporation or partnership] named as	t of the corporation or a member or an authorized agent of debtor in this case, declare under penalty of perjury that I
DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A C  I, the [the president or other officer or an authorized agen e partnership ] of the [corporation or partnership] named as two read the foregoing summary and schedules, consisting of	t of the corporation or a member or an authorized agent of debtor in this case, declare under penalty of perjury that I sheets, and that they are true and correct
DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A C  I, the [the president or other officer or an authorized agen the partnership ] of the [corporation or partnership] named as the read the foregoing summary and schedules, consisting of the best of my knowledge, information, and belief. (Total shown on summary page pi	t of the corporation or a member or an authorized agent of debtor in this case, declare under penalty of perjury that I sheets, and that they are true and correct

# (10/05)

#### Case 06-10836 Doc 1 Filed 08/31/06 Entered 08/31/06 14:36:44 Desc Main UNITEDDSTATIES BARNIGERUBTSZY COURT

Northern District of Illinois

In Re	Linnea Christine Sauter	Case No.
_		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or selfemployed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUN	SOURCE	
2006	28683.00	Employment	
2005	34316.00	Employment	
2004	19454.00	Employment	

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None



c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Money Mgmt., International 9009 West Loop South Houston, TX 77096 4/1/2006

50.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

#### 14. Property held for another person

None |

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

#### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

 $\boxtimes$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

TAXPAYER I.D. NO. (EIN) **ADDRESS** 

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

\* \* \* \* \* \*

# Case 06-10836 Doc 1 Filed 08/31/06 Entered 08/31/06 14:36:44 Desc Main Document Page 29 of 32

Oate _	8/31/06	Signature	/s/ Linnea Christine Sauter	
		of Debtor	LINNEA CHRISTINE SAUTER	
	CERTIFICATION AND SIGNATURE	OF NON-ATTORNE	Y BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 11	
npensa if rule parers,	tion and have provided the debtor with a copy of the sor guidelines have been promulgated pursuant to	his document and the root 11 U.S.C. § 110 setti	otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b) ng a maximum fee for services chargeable by bankruptcy petition	
mpensa if rule eparers, otor, as	tion and have provided the debtor with a copy of the sor guidelines have been promulgated pursuant to I have given the debtor notice of the maximum and the source of the source o	his document and the root 11 U.S.C. § 110 setti	otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b) ng a maximum fee for services chargeable by bankruptcy petition	
mpensa if rule eparers, otor, as	tion and have provided the debtor with a copy of the sor guidelines have been promulgated pursuant to I have given the debtor notice of the maximum and required in that section.	his document and the root 11 U.S.C. § 110 setti		
if rule parers, otor, as nted or dress	tion and have provided the debtor with a copy of the sor guidelines have been promulgated pursuant to I have given the debtor notice of the maximum and required in that section.	his document and the root 11 U.S.C. § 110 settinount before preparing	otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b) ng a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the Social Security No.  (Required by 11 U.S.C. § 110(c).)	
npensa if rule parers, otor, as nted or dress mes an	tion and have provided the debtor with a copy of the sor guidelines have been promulgated pursuant to I have given the debtor notice of the maximum and required in that section.  Typed Name of Bankruptcy Petition Preparer  d Social Security numbers of all other individuals we will be so the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will not secure the social security numbers of all other individuals we will not secure the security of the security numbers of all other individuals we will not secure the security of the security numbers of all other individuals we will not secure the security	his document and the root 11 U.S.C. § 110 settinount before preparing	otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b) ng a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the Social Security No.  (Required by 11 U.S.C. § 110(c).)	
if rule if rule eparers, otor, as inted or idress mes an	tion and have provided the debtor with a copy of the sor guidelines have been promulgated pursuant to I have given the debtor notice of the maximum and required in that section.  Typed Name of Bankruptcy Petition Preparer  d Social Security numbers of all other individuals we will be so the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will be so that the social security numbers of all other individuals we will not secure the social security numbers of all other individuals we will not secure the security of the security numbers of all other individuals we will not secure the security of the security numbers of all other individuals we will not secure the security	his document and the root 11 U.S.C. § 110 settinount before preparing	otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b) ng a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the Social Security No. (Required by 11 U.S.C. § 110(c).)	

0 continuation sheets attached

Bankruptcy2006 ©1991-2006, New Hope Software, Inc., ver. 4.0.2-674 - 31923

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

this notice required by § 342(b) of the Bankruptcy Code.				
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner the bankruptcy petition preparer.) (Required			
X	by 11 U.S.C. § 110.)			
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.				

#### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Linnea Christine Sauter	X/s/ Linnea Christine Sauter 8/31/06	
Printed Name(s) of Debtor(s)	Signature of Debtor Date	
Case No. (if known)	X	
	Signature of Joint Debtor (if any) Date	

Allied Interstate o/b/o American Express 3000 Corporate Exchange Dr 5th Floor Columbus, OH 43231

American Express PO BOX 650448 Dallas, TX 75265-0448

American Express Optima PO BOX 360002 Ft. Lauderdale, FL 3336-0002

Ashland Alles, LLC 6204 W. Irving Park Rd. Chicago, IL 60634

Chase PO BOX 15153 Wilmington, DE 19886-5153

Citicards PO BOX 6000 The Lakes, NV 89163-6000

GMAC PO BOX 3100 Midland, TX 79702

MBNA America PO BOX 15026 Wilmington, DE 19850-5026

NCO Financial Systems o/b/o American Express 507 Prudential Rd. Horsham, PA 19044